

PGB HOLDINGS, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3082342	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$153	\$159	4.2%		
Loans	\$128	\$123	-4.1%		
Construction & development	\$6	\$4	-36.0%		
Closed-end 1-4 family residential	\$78	\$84	6.8%		
Home equity	\$4	\$1	-57.3%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$1	\$0	-17.8%		
Commercial real estate	\$26	\$22	-16.2%		
Unused commitments	\$2	\$2	-22.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$6	71.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$9	3.9%		
Cash & balances due	\$6	\$13	99.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$139	\$145	4.3%		
Deposits	\$129	\$139	7.4%		
Total other borrowings	\$9	\$6	-37.8%		
FHLB advances	\$9	\$6	-37.8%		
Equity					
Equity capital at quarter end	\$14	\$14	2.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	8.8%	--		
Tier 1 risk based capital ratio	14.4%	15.2%	--		
Total risk based capital ratio	15.7%	16.5%	--		
Return on equity ¹	-39.1%	2.0%	--		
Return on assets ¹	-3.7%	0.2%	--		
Net interest margin ¹	4.1%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	62.9%	161.5%	--		
Loss provision to net charge-offs (qtr)	68.3%	532.3%	--		
Net charge-offs to average loans and leases ¹	5.2%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	16.9%	17.1%	2.9%	0.0%	--
Closed-end 1-4 family residential	5.4%	0.9%	0.3%	0.1%	--
Home equity	0.0%	0.0%	4.2%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	10.3%	0.0%	9.5%	--
Commercial real estate	12.0%	1.9%	3.9%	0.1%	--
Total loans	7.8%	2.9%	1.3%	0.1%	--